

Board Meeting Minutes

Friday, November 17, 2023 9:00am – 11:30am Via Zoom

In attendance: Angela Mlynarski, Morgan Campbell, Chris Yarn, Jen LaTour, Tammy Cravotta, Ashley Kapostins, Corey Lilburn, Wayne Sakamoto, Cameron Madsen (proxy for Capital Area), Erica Bereczki, Janet Blum, Sarah Knebel (proxy for Jax), Ruby Ulloa, Curtis Beckles (proxy for PB), Dave Sherrill, Carol Taylor joined late

Absent: Rhett Robbins, Rachel Hollister, Artie Hoffman, Luis Tornes, Jessica Cicale

Also attending: Alexis DeLuca, Chris Kinley, David Skinner, Julie Parks, Brittany Livingston

9:01 AM Call to Order/Introductions – Angela Mlynarski - Anti-Trust statement was read

Associations are subject to strict scrutiny under antitrust laws because an association is, by its nature, a group of competitors joined together for a common business purpose. The antitrust laws require companies to make certain decisions by themselves, not in conjunction with competitors. Therefore, associations and their members must proceed with extreme caution in certain areas of activity to insure against violation of the antitrust laws. Discussions of current or future prices or commissions and refusing to deal with or boycotting any insurance carrier are among a number of areas specifically prohibited by the anti-trust laws and will not be permitted in today's meeting.

9:02 AM Minutes from September Meeting
Motion made to approve was made by Ashley Kapostins, 2nd by Morgan Campbell
All in favor. Minutes Approved

9:04 AM President's Report – Angela Mlynarski
Thanked Board for commitment, time and leadership today
Sent note to Chapter Presidents: checking in, what is needed, send her info on your holiday meetings
Day on the Hill-please share and register
Encourage Boards to support, financially
Capitol Conference- registration open, gives perspective on what NABIP is about

9:09 AM Treasurer's Report – Jen LaTour
Reports emailed to Board in advance of meeting
Books are balanced.
\$60k ahead of this time last year, increased revenue, NABIP has caught up on agency dues model, expenses down, will have an extra month of lobbyist fees for 2023-2024 due to billing hold-up from MW. Paid deposit to the hotel for Symposium, Day on Hill monies coming in.
Wayne asked: Budget for Symposium=\$205K; Expenses Budget=\$152K

9:14 AM Executive Director Report – Dave Sherrill
I finalized the contract with the Hyatt Regency Orlando for next year's symposium and send them a deposit check. I've been working with Morgan on trying to get the planning started and a sponsor brochure put together.

I created a registration site for Day on the Hill and have sent several email blasts out to the membership to encourage them to register and book their hotel rooms. I had Kenny create a landing page with this info on the NABIP Florida website. We currently have 19 members registered and 2 Committed Sponsors: Absolute Best Insurance and Solstice.

I put together and distributed the October Newsletter with Brittany's assistance in gathering content and have started working on November/December Holiday edition.

I've sent the September and October bank statements to Jen to balance the Quickbooks Online accounts and ran the financial reports for this meeting.

Next meeting will be Friday 1/29/24 from 11am-3:30pm at Hotel Indigo Tallahassee.

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I added Brian Correia to the board listing for emails, on the website and with NABIP as our new DEIB Chair. I also emailed the national regional DEIB chairs to make sure that he is included in all communications for that committee.

I continue to track the member meeting attendance hours as I receive sign-in sheets from the chapters. Please fill in the basic information on the sheets before scanning to send to me after each meeting: # of hours, Chapter Name, pg #s, Name/signature of chapter board member sending to me. Non-members don't really need to sign-in for these meetings, unless they have attended multiple meetings and plan to join. They can't get the CE credit unless they are active members when we go to file this in December.

I've worked with Carol in collecting PPT presentations for all of the NABIP Florida School's CE courses, so that I can serve as a backup when she needs help distributing this information. I did also get the website updated with her information, instead of Michaels, though we still need to update some of the forms that had his contact information on them.

I continue to keep an eye on members who need to renew or who have lapsed, to try to get them renewed. I also work to keep the contact list current in MailChimp for our members.

If you need to reach me, the best method is via email at info@nabipfl.org. You can also contact me at my office at 407-831-5000. If I'm not available there, feel free to reach out to me on my cell at 407-221-5082.

Wayne question: regarding CE courses how to access: per Dave, he has them in an online folder

9:20 AM Past President's Council Report – Wayne Sakamoto - No Report

9:21 AM Professional Development Report –Carol Taylor -Emailed report

Professional Development has filed 3 new courses since August. One relating to Estate Planning and Probate, making sure people are aware of the sticky issues when proper planning is not done, and how those relate to Long Term Care coverage, life and/or disability insurance coverages, etc. Proper documentation is key on those! The other new course relates to Compliance Data Mining, which helps brokers understand the complexity of compliance for their clients and help put in appropriate solutions. Also, thanks to Jen LaTour for the recent compliance update course, which has been given now in multiple chapters.

Since September, we have filed CE course offerings for 8 chapter meetings, and 6 rosters for CE credits. Don't forget to send in the rosters on the spreadsheet after the course is completed!

Hoping to have a few more new courses to offer soon, so if you there are any topics that are burning, please let me know.

- 9:22 AM Legislative Report – Corey Lilburn

DAY ON THE HILL JAN 29-30, 2024

- Agenda:
 - Some board members will come in Sunday night for dinner together
 - Monday 1/29/24 Board Meeting 11am-3:30pm
 - Attendee Briefing 4:00-5:30pm; happy hour/dinner?
 - Tuesday 1/30/24 Breakfast with Speakers 7:30-11am; lobbying 11-5
- Registration Email Blasts have gone out – please be sure to discuss at meetings

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- \$65 per person; sponsorships available
 - Thank you Absolute Best and Solstice so far
- Hotel Indigo for a \$199 per night room rate
- Leg Cmte will work with Rhett's team to get list of legislators distributed next month; won't start making appointments until January; talking points come late
- **CAPITOL CONFERENCE - FEB 25-28, 2024**
 - Agenda
 - Some will arrive Saturday 2/24
 - Sunday leadership forum for some 11:30-4:30; NABIP PAC event 8-10
 - Monday breakouts and general sessions 8-4:30;
 - Regional Meeting/briefing and review of talking points 4:45-5:30
 - Tuesday general session 9-12; lobbying all afternoon
 - NABIP HAPPY HOUR/MEET & GREET LEGISLATORS 6-8
 - Wednesday NABIP PAC breakfast; lobbying all day; go home eve
 - Registration Email Blasts have gone out – please discuss at meetings
- **CURRENT ENVIRONMENT/WHAT'S HAPPENING**
 - **FEDERAL:**
 - New House Speaker – Mike Johnson (R, LA); may have govt shutdown?
 - Get your clients' Gag Clause Attestations done (self-funded; fully insured is handled by carriers); other year-end requirements
 - PCORI will be \$3.22 for plan years ending 10/1/23-9/30/24
 - Senate companion bill SB3204 to House employer reporting bill has been introduced, confident will be passed; likely will be part of larger pkg
 - Paperwork Burden Reduction Act (SB3227) - allows employers to reduce compliance reporting; watching closely
 - 731 NABIP members sent messages to Senators in support
 - CMS proposed new compensation rates for Medicare Advantage plans for brokers
 - FSA contribution limit for 2024 - \$3200; carryover limit increased to \$640
 - NABIP sending out survey to better understand membership's relationships with local/state officeholders

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- NABIP has a new state resources page and sending out toolkits
- **FLORIDA:**
 - still monitoring fallout from SB1550, PBM bill - CVS/Aetna definitely including \$2-5pepm in self funded quotes fixed cost
 - CVS just added \$6 per SCRIPT in one of our proposals – they still believe it will cost groups LESS overall since they're getting so much back in rebates
 - Haven't heard what Optum/ESI intend to do yet – curious what the rest of the country is seeing...
 - Rhett says this is shaping up to be a busier session than we thought
 - Casey Desantis is putting together cancer coverage roundtable
 - Senate wants to look at scope issues to address doc shortage - not sure exactly what that will look like
 - House wants to look again at telemed/access
 - Likely no more PBM bills at least this year; fatigue!
 - S228 Copay accumulator bill from Sen Wright (he's filed each of the past 5 years in diff forms) - kneecaps concept of copays, and is pushed by PhRMA – generally a bad bill and we won't support
 - coupons to get prescriber/member to get accustomed to a brand med to get generics out of the way
 - HB 363 was filed this week and looks to be the companion bill
 - Gold Carding - we believe it will come up this session; generally don't believe it will be a good idea

- 9:32 AM NABIP PAC Report – Alexis DeLuca
No new reporting from NABIP PAC- but has been asking-Dave mentioned that he had recently forwarded her an update in a new format. Alexis had not seen it.
- 9:35 AM FAHU-PAF Report – Bill Hepscher -No report received
- 9:35 AM Agent's Representative – Rachel Hollister -No report received in Rachel's absence
- 9:36 AM Chapter Development & Leadership Report – Julie Parks
Reached out to all Chapter Presidents to work on achieving the Blue Ribbon of Excellence, which requires all local chapters to be at least Silver Certified.
Miami will be submitting for Gold-Jacqueline is working on this.
Reconnecting with Chapters in January 2024
Still working with SW Chapter
- 9:38 AM Benefits & Medicare Symposium Report -Morgan Campbell
Working on Sponsor Brochure, theme set, sponsors reaching out

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- 9:39 AM Membership & Retention Report – Rhett Robbins
Report Submitted -see attached
733 members YTD
15 will lapse if not renewed ASAP
Palm Beach 5% growth in new members
- 09:45 AM Awards Report – Jen LaTour
Started a monthly award check in call with no participation-will keep it going
Chapter Presidents need to go back to Awards Chair to participate-will continue
Julie Parks offered to help with overlap support-will work together
Chapters need to participate for help willing awards
- 09:51 AM NABIP Foundation Update – Julie Parks
Meetings were cancelled – no update
- 09:52 AM Ways & Means Report – Chris Kinley
No update-working on sponsorship opportunities in Jan
- 09:52 AM Diversity, Equity, Inclusivity & Belonging – Brian Correia (DEIAB)
Ruby reported, as she is working with Brian on this:
No update as of yet; her Chapter in Jan 2024 3 candidates interested/being interviewed in DEIB for the Chapter; spoke with NABIP CEO Jessica regarding diversity-Ruby to speak at National in 2024; bi-lingual approach is strongly suggested; Congratulation to Ruby for the work she has put in supporting the needs and voids in the community
- 10:00 AM Break
- 10:07 AM Media Relations/Communications Report – Brittany Livingston
Send info for monthly meetings
- 10:08 AM Chapter Reports
Jacksonville-Sarah: working on name change; Sept MCR meeting 25 ppl; charity event- Dec 2
Palm Beach: Curtis/Stacy -3 new members; Nov mtg 38 attendees, virtual member in Dec; Jan mtg w/CE scheduled
Southwest-no report
Broward-no report
Tampa-Tammy: no meeting in Nov; Dec volunteer to Met. Ministries; Jan pin ceremony and CE scheduled
Capital Area -Cameron: CE for Nov mtg; Dec mtg planned w/CE
Miami -Ruby: Jessica Brooks-Woods to come for December mtg; changed venue for meetings; increased lunch charges \$40/45 due to increased costs; testing a breakfast to reduce cost; Jan 25 4hr Spanish Ethics scheduled; they have a Chapter Table cloth; Holiday party Dec 14 w/toy drive for shelter; meal for homeless for holiday. Broward community; will reach out to the Broward Chapter to support together
Gulf Coast-Janet: no mtgs due to 4th qtr; Dec mtg scheduled-charity event; Jan resume schedule-full agenda through June; CE in majority of mtgs; working on growing membership
Central-Erica: Oct mtg- Board voted to add another \$500 for Cap Con expenses if chapter wins NABIP PAC award; Nov mtg-Board discussed value of NABIP presentation; charity event; Dec Bd mtg will be virtual followed by charity/holiday party, NABIP CEO will speak at January mtg

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10:23 AM	Old Business – none
10:23 AM	New Business – none Next meeting Monday, Jan 29 th , Indigo Hotel-Tallahassee
10:26 AM	Adjourn Motion to adjourn: Carol 2 nd : Chris Yarn All approved

NABIP Florida

Balance Sheet Comparison

As of November 15, 2023

	TOTAL	
	AS OF NOV 15, 2023	AS OF NOV 15, 2022 (PY)
ASSETS		
Current Assets		
Bank Accounts		
TD Checking	1,638.31	1,500.14
TD Money Market	172,180.00	112,230.00
Total Bank Accounts	\$173,818.31	\$113,730.14
Accounts Receivable		
Accounts Receivable	0.00	0.00
Total Accounts Receivable	\$0.00	\$0.00
Other Current Assets		
Uncategorized Asset	0.00	0.00
Undeposited Funds	0.00	0.00
Total Other Current Assets	\$0.00	\$0.00
Total Current Assets	\$173,818.31	\$113,730.14
TOTAL ASSETS	\$173,818.31	\$113,730.14
LIABILITIES AND EQUITY		
Liabilities		
Current Liabilities		
Other Current Liabilities		
Loan Payable	0.00	0.00
Relief Fund	0.00	2,000.00
Total Other Current Liabilities	\$0.00	\$2,000.00
Total Current Liabilities	\$0.00	\$2,000.00
Total Liabilities	\$0.00	\$2,000.00
Equity		
Opening Balance Equity	43,889.47	43,889.47
Retained Earnings	131,709.62	73,913.65
Net Income	-1,780.78	-6,072.98
Total Equity	\$173,818.31	\$111,730.14
TOTAL LIABILITIES AND EQUITY	\$173,818.31	\$113,730.14

NABIP Florida

Profit and Loss Comparison

September 1 - November 15, 2023

	TOTAL	
	SEP 1 - NOV 15, 2023	SEP 1 - NOV 15, 2022 (PY)
Income		
Day on the Hill	1,030.00	
Membership Dues	11,385.00	9,625.50
Symposium Income		50.00
Total Income	\$12,415.00	\$9,675.50
GROSS PROFIT	\$12,415.00	\$9,675.50
Expenses		
Board Meetings	1,753.22	854.06
Communications	118.50	
Day on the Hill Expense	109.89	
Executive Director	6,150.00	4,050.00
Lobbyist Fees		8,500.00
Office Expenses	6.60	7.75
President's Expenses	571.51	130.00
Symposium Expenses	5,000.00	2,027.06
Utilities	50.27	39.57
Website	450.00	150.00
Total Expenses	\$14,209.99	\$15,758.44
NET OPERATING INCOME	\$ -1,794.99	\$ -6,082.94
Other Income		
Interest Earned	14.21	9.96
Miscellaneous Income	-299.00	
Total Other Income	\$ -284.79	\$9.96
Other Expenses		
Miscellaneous	-299.00	
Total Other Expenses	\$ -299.00	\$0.00
NET OTHER INCOME	\$14.21	\$9.96
NET INCOME	\$ -1,780.78	\$ -6,072.98

NABIP Florida

Budget vs. Actuals: Budget_FY24_P&L - FY24 P&L

September 2023 - August 2024

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Income				
Chapter Share Officers' Insurance		1,000.00	-1,000.00	
Day on the Hill	1,030.00	2,000.00	-970.00	51.50 %
Education Income		1,000.00	-1,000.00	
Membership Dues	11,385.00	71,000.00	-59,615.00	16.04 %
Symposium Income		205,000.00	-205,000.00	
Ways and Means Committee		2,500.00	-2,500.00	
Total Income	\$12,415.00	\$282,500.00	\$ -270,085.00	4.39 %
GROSS PROFIT	\$12,415.00	\$282,500.00	\$ -270,085.00	4.39 %
Expenses				
Awards		1,300.00	-1,300.00	
Bank Charges		50.00	-50.00	
Board Meetings	1,753.22	12,650.00	-10,896.78	13.86 %
Capital Conference		7,100.00	-7,100.00	
Communications	118.50	1,750.00	-1,631.50	6.77 %
Day on the Hill Expense	109.89	4,500.00	-4,390.11	2.44 %
Education		1,000.00	-1,000.00	
Executive Director	6,150.00	30,000.00	-23,850.00	20.50 %
Insurance		1,600.00	-1,600.00	
Leadership Meeting		750.00	-750.00	
Legislative Expenses		500.00	-500.00	
Lobbyist Expenses		200.00	-200.00	
Lobbyist Fees		51,000.00	-51,000.00	
Membership Expense		1,500.00	-1,500.00	
NABIP Convention		6,200.00	-6,200.00	
NABIP PAC Admin Contribution		1,500.00	-1,500.00	
Office Expenses	6.60	550.00	-543.40	1.20 %
President's Expenses	571.51	1,500.00	-928.49	38.10 %
Regional Leadership Conference		1,000.00	-1,000.00	
Strategic Planning Meeting		1,000.00	-1,000.00	
Symposium Expenses	5,000.00	152,000.00	-147,000.00	3.29 %
Treasurer's Expenses		900.00	-900.00	
Utilities	50.27	400.00	-349.73	12.57 %
Ways & Means Expense		1,000.00	-1,000.00	
Website	450.00	2,000.00	-1,550.00	22.50 %
Total Expenses	\$14,209.99	\$281,950.00	\$ -267,740.01	5.04 %
NET OPERATING INCOME	\$ -1,794.99	\$550.00	\$ -2,344.99	-326.36 %
Other Income				
Interest Earned	14.21	75.00	-60.79	18.95 %
Miscellaneous Income	-299.00		-299.00	
Total Other Income	\$ -284.79	\$75.00	\$ -359.79	-379.72 %
Other Expenses				

NABIP Florida

Budget vs. Actuals: Budget_FY24_P&L - FY24 P&L

September 2023 - August 2024

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Miscellaneous	-299.00		-299.00	
Total Other Expenses	\$ -299.00	\$0.00	\$ -299.00	0.00%
NET OTHER INCOME	\$14.21	\$75.00	\$ -60.79	18.95 %
NET INCOME	\$ -1,780.78	\$625.00	\$ -2,405.78	-284.92 %

NABIP Florida

Check Detail

September 14 - November 15, 2023

DATE	NUM	ACCOUNT	CLASS	NAME	MEMO/DESCRIPTION	AMOUNT
TD Checking						
09/19/2023	2530	TD Checking		Morgan Campbell		-175.00
		Board Meetings:Officers' Travel Expense				175.00
09/25/2023	2531	TD Checking		Hyatt Regency Orlando	Invoice #30943246-1	-
		Symposium Expenses:Facility and Food Costs	Symposium		Hotel Deposit for 2024	5,000.00
09/25/2023	2532	TD Checking		Donald Griesheimer		-175.00
		Board Meetings:Officers' Travel Expense			board travel to 9/15/23 board meeting	175.00
09/25/2023	2533	TD Checking		David M. Sherrill		-
		Website			monthly maintenance	150.00
		Communications			MailChimp	39.50
		Office Expenses:Postage and Box			stamps	6.60
		Rent				
		Board Meetings:Officers' Travel Expense			Ex Dir travel	232.03
		Board Meetings:Officers' Travel Expense			Ex Dir Lodging	145.77
		Board Meetings:Chapter President's Round Table				178.00
		Board Meetings:Facility and Food Costs			lunch	526.65
09/26/2023	2534	TD Checking		Ashley Kapostins		-145.77
		Board Meetings:Officers' Travel Expense			board lodging	145.77
10/02/2023	2535	TD Checking		Sherrill Insurance Brokerage		-
		Executive Director			for Oct 2023	2,050.00
10/10/2023	2536	TD Checking		Angela Mlynarski		-746.51
		Board Meetings:Officers' Travel Expense			September Meeting	175.00
		President's Expenses			travel to Miami Chapter	571.51
10/19/2023	2537	TD Checking		NABIP Central Florida		-299.00
		Miscellaneous Income			payment rcvd in error	-299.00

NABIP Florida

Check Detail

September 14 - November 15, 2023

DATE	NUM	ACCOUNT	CLASS	NAME	MEMO/DESCRIPTION	AMOUNT
11/01/2023	2538	TD Checking		Sherrill Insurance Brokerage		- 2,050.00
		Executive Director			for Nov 2023	2,050.00
11/15/2023	2539	TD Checking		David M. Sherrill		-429.27
		Website			Oct & Nov monthly maintenance	300.00
		Communications			MailChimp Oct & Nov	79.00
		Utilities			Vonage Sept & Oct	50.27



Membership Chair Report
November 17, 2023
By Rhett Robbins

Membership Data Pulled 11/14/2023

Chapter	New Members	Total Members 11/14/23	Total Members 10/04/23	Member Enrollment Change	New Growth %	Billed Not PAID - Oct	Billed Not PAID - Sept	Billed Not PAID - Aug
Capital	0	55	55	0	0.0%	0	0	1
Miami	2	41	41	0	0.0%	2	1	1
Southwest	0	40	39	1	2.5%	1	1	0
Gulf Coast	1	55	59	-4	-7.3%	1	2	0
Jacksonville	0	67	69	-2	-3.0%	3	1	1
Broward	2	65	63	2	3.1%	4	3	1
Palm Beach	7	119	113	6	5.0%	15	2	5
Tampa Bay	1	131	133	-2	-1.5%	5	5	3
Central	3	160	162	-2	-1.3%	6	3	3
Total	16	733	734	-1	-0.27%	37	18	15

- 733 total members as of 11/13/2023
- 16 New Members were Added from October to November
- 1 Net LOSS of Membership
- 15 members from August will LAPSE if not renewed asap.
- 18 members in Sept need to be contacted.
- 32 Members Lapsed since July-(723 members)

Shout out to the Palm Beach for 5% Membership Growth percentage AND 7 New Members since October. **Keep up the Great Work!**

1. New Membership Campaign for new Board Year, 2023 to 2024
 - 1st campaign - Fall: August 1, 2023, thru Oct 31, 2023
 - 2nd campaign - Spring: Jan 1, 2024, thru Mar 30, 2024
 - 2 PRIZES to Win
 - Highest % Average between New Member Chapter Growth
 - Palm Beach is in the lead with 6.31% growth.
 - LinkedIn Growth Followers Wins per campaign.
 - Palm Beach is in the lead with 204 new followers.
 - \$250 PAID to the winning Chapter for Membership Growth and \$250 for the LinkedIn growth campaign.

Chapter	Member Total By Chapter						LinkedIn Followers by Chapter					
	Sept 1	Oct 1	Nov 1	Nov 30	CHG	Growth %	Sept 1	Oct 1	Nov 1	Nov 30	CHG	Growth %
Capital	55	55	55		0	0.00%	17	17	17		0	0.00%
Miami	42	41	41		-1	-2.38%	152	166	180		28	18.42%
Southwest	40	39	40		0	0.00%	1	1	1		0	0.00%
Gulf Coast	62	59	55		-7	-11.29%	6	7	7		1	16.67%
Jacksonville	69	69	67		-2	-2.90%	14	39	43		29	207.14%
Broward	63	63	64		1	1.59%	1	9	11		10	1000.00%
Palm Beach	111	113	118		7	6.31%	112	219	316		204	182.14%
Tampa Bay	140	133	131		-9	-6.43%	351	355	352		1	0.28%
Central	160	162	160		0	0.00%	290	312	333		43	14.83%
Total	742	734	731		-11	-1.48%	944	1125	1260		316	33.47%

Billed Not PAID list: – eCommerce

Full_Name	Company	Paid_Thru	Chapter	Work_Phone
Deborah Clatsoff	Golden Guardians	8/31/2023 0:00	FLBROWARD	(954) 345-1240
Carnell Dancy	Humana AL MS FL	8/31/2023 0:00	FLCAPITAL	850-501-9920
Erik Skolnik	Skolnik Benefit Solutions LLC	8/31/2023 0:00	FLCENTRAL	(407) 463-6409
Theresa Tyrkala	Skolnik Benefit Solutions	8/31/2023 0:00	FLCENTRAL	(407) 803-2016
Mr. Christopher Labrecque	Paytient	8/31/2023 0:00	FLCENTRAL	
Rafael Mendoza	Pinnacle Financial Services	8/31/2023 0:00	FLJACKSONVIL	(856) 217-2235
Sedric Simon	Kirby Employee Benefits	8/31/2023 0:00	FLPALMCOAST	561-781-8188
Amber R. Strand	Kirby Employee Benefits	8/31/2023 0:00	FLPALMCOAST	561-781-8188
Charles Whitty	Treasure Coast Insurance Source	8/31/2023 0:00	FLPALMCOAST	
Matthew Claassen	Medigap Seminars Insurance Agency	8/31/2023 0:00	FLPALMCOAST	561-536-5565
Albert Wester	Kirby Employee Benefits	8/31/2023 0:00	FLPALMCOAST	561-781-8188
Tammy Winberry	Allstate Benefits	8/31/2023 0:00	FLTAMPABAY	(904) 881-6993
Alfredo E. Ramentol	PNR & Associates, Inc.	8/31/2023 0:00	FLTAMPABAY	(813) 442-4179
Steven Halverson, CEBS,CLU,ChFC	The Health Plan	8/31/2023 0:00	FLTAMPABAY	(330) 834-2256
Jamie S. Johnson	CGI Business Solutions	9/30/2023 0:00	FLBROWARD	(954) 562-3337
Charles G. Stout, RHU	CBIZ	9/30/2023 0:00	FLBROWARD	(561) 900-9111
Richard Neil Stark, CLU, CSA	Stark & Associates Insurance	9/30/2023 0:00	FLBROWARD	954-441-3933
Gaby Barakat	Barakat Insurance	9/30/2023 0:00	FLCENTRAL	(407) 705-3877
Wendy Reed	Human Interest	9/30/2023 0:00	FLCENTRAL	(407) 879-2870
Renee DeVore	Premier Marketing	9/30/2023 0:00	FLCENTRAL	800-365-8208 ext 240
Jose Castro		9/30/2023 0:00	FLDADE	(786) 538-6763
Nikki Maioriello	Sunshine Insurance	9/30/2023 0:00	FLGULFCOAST	(941) 284-6517
Ms. Joy Slayback, CLU	Sarasota Memorial PHO	9/30/2023 0:00	FLGULFCOAST	(941) 917-6627
John Allen Etchart, LUTCF	John A Etchart & Associates Inc	9/30/2023 0:00	FLJACKSONVIL	(352) 219-6697
Alexis DeLuca, CEBS	Insurance Office of America	9/30/2023 0:00	FLPALMCOAST	(561) 868-9006
Julian E. Lago	Benezon LLC	9/30/2023 0:00	FLPALMCOAST	(561) 262-4499
Mark J. Lamberth, CWLM	Capstone Administrators	9/30/2023 0:00	FLSOUTHWEST	(859) 300-6432
Gregory Beal	Compass Health Consultants	9/30/2023 0:00	FLTAMPABAY	727-744-6559
Brian Dixon	Compass Health Consultants	9/30/2023 0:00	FLTAMPABAY	636-328-2824
Faith A. Bratlie	Compass Health Consultants	9/30/2023 0:00	FLTAMPABAY	813-397-8750
Robert Willingham	EBen Benefits	9/30/2023 0:00	FLTAMPABAY	912-335-9352
Heather Rubnitz Willingham	eBen Benefits	9/30/2023 0:00	FLTAMPABAY	(912) 352-0820x3005

2. Emailed Flyers to ALL Membership & Retention Chairs
 - a. NABIP 2023 AEP Media Tool Kit
 - b. Email templates – Welcome, Lapsed, Billed Not Paid
 - c. Triple Crown Flyer

3. Membership & Retention msTeams meeting for all FL Chapters
 - 1st Wednesday of every month from 2 pm to 3 pm
 - Low participation – average 3 out of 9 chapters per call
 - Good engagement with those who participate.